

Information to identify the case:

Debtor 1	<u>Kathleen Ann Pianta</u>	Social Security number or ITIN	xxx-xx-6012
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11049-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Ann Pianta

12/14/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kathleen Ann Pianta
Debtor

Case No. 17-11049-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 14, 2022

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db	+ Kathleen Ann Pianta, 3705 Lochiel Avenue, Erie, PA 16505-1738
14703486	+ Erie Bank, 2035 Edinboro Road, Erie, PA 16509-3452
14715212	+ National City Bank of Pennsylvania, P.O. Box 8800, Dayton, OH 45401-8800
14715209	++ PUROLATOR EMPLOYEES FEDERAL CREDIT UNION, PO BOX 64637, FAYETTEVILLE NC 28306-0637 address filed with court; Customer Service, P.O. Box 30495, Tampa, FL 33630
14715218	+ Regional Home Health & Hospice, 2564 Village Common Drive, Erie, PA 16506-7202
14703492	+ Robert N. Polas, Esquire, Carrie A. Brown, Esquire, Mark R. Garvey, Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715220	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14715221	+ Saint Vincent Institute, 3530 Peach Street, LL1, Erie, PA 16508-2768
14703493	+ UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14715204	EDI: CITICORP.COM	Dec 15 2022 05:03:00	Best Buy, P.O. Box 78009, Phoenix, AZ 85062-8009
14715206	+ Email/Text: BANKRUPTCY@BANKCNB.COM	Dec 15 2022 00:03:00	CNB Bank, P.O. Box 42, Clearfield, PA 16830-0042
14715205	+ EDI: CITICORP.COM	Dec 15 2022 05:03:00	CitiBank N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
14715207	+ EDI: WFNNB.COM	Dec 15 2022 05:03:00	Comenity Bank/Peebles, P.O. Box 182789, Columbus, OH 43218-2789
14703485	^ MEBN	Dec 14 2022 23:57:59	Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
14703487	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 15 2022 00:02:00	First National Bank of Pennsylvania, 4140 East

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User: auto

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			State Street, Hermitage, PA 16148-3401
15318905	Email/Text: peritus@ebn.phinsolutions.com	Dec 15 2022 00:03:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14703489	Email/Text: Bankruptcy.Notices@pnc.com	Dec 15 2022 00:02:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14703488	Email/Text: Bankruptcy.Notices@pnc.com	Dec 15 2022 00:02:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
14753694	Email/Text: Bankruptcy.Notices@pnc.com	Dec 15 2022 00:02:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14786635	Email/Text: Bankruptcy.Notices@pnc.com	Dec 15 2022 00:02:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14715213	+ EDI: WFNNB.COM	Dec 15 2022 05:03:00	Peebles, Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14703490	+ EDI: PRA.COM	Dec 15 2022 05:03:00	Portfolio Recovery Associates Inc., P.O. Box 12914, Norfolk, VA 23541-0914
14703491	+ EDI: PRA.COM	Dec 15 2022 05:03:00	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715222	+ EDI: RMSC.COM	Dec 15 2022 04:58:00	Synchrony Bank/J.C. Penney, P.O. Box 965007, Orlando, FL 32896-5007
14715223	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 15 2022 00:03:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14715225	^ MEBN	Dec 14 2022 23:58:14	UPMC Health Services, P.O. Box 341472, Pittsburgh, PA 15250-7472
14782336	^ MEBN	Dec 14 2022 23:58:22	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14749351	EDI: AIS.COM	Dec 15 2022 05:03:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14715208	*+	Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
14715210	*+	Erie Bank, 2035 Edinboro Road, Erie, PA 16509-3452
14715211	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14715215	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14715214	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
14712682	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14715216	*+	Portfolio Recovery Associates Inc., P.O. Box 12914, Norfolk, VA 23541-0914
14715217	*+	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715219	*+	Robert N. Polas, Esquire, Carrie A. Brown, Esquire, Mark R. Garvey, Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952
14715224	*+	UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Michael S. Jan Janin	on behalf of Debtor Kathleen Ann Pianta mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebkko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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